Certificate Number: 15111-PAE-DE-028157368

Bankruptcy Case Number: 13-11969



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 4, 2016, at 9:46 o'clock AM EDT, Julia L. Mills completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 4, 2016 By: /s/Tiffany Windish for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education